TENGRI BANK

Tengri Bank JSCB
General licence of the Bank of Russia No. 369 of 25.08.2008
+7 (495) 369-99-44 · info@tengribank.com · tengribank.com

BANK DOCUMENTS

Card service terms

Edition of **30.09.2026** Annex **№ 1** to the Card Service Terms Document language: **English**

1. Subject
2. Terms
3. Rights and obligations
4. Liability
5. Changes to this document
6. Contacts and details

1. Subject

Terms for issuing and servicing bank cards: how to use a card and what to do if it is lost.

2. Terms

1. Card: a payment card (physical or virtual) issued by the bank in the client's name.
2. PIN: a secret code used to confirm card transactions.

3. Rights and obligations

1. The card and its details must not be given to third parties. The PIN is kept apart from the card; CVV/CVC and confirmation codes are not shared with anyone.
2. In the app the client can freeze and unfreeze the card, change settings (online purchases, contactless payment, cash withdrawal) and view limits.
3. If the card is lost or may be compromised, the client blocks it in the app at once and tells support. Transactions made before the report are treated as made by the client; after the report the bank takes steps to stop new transactions.
4. The service fee, limits and card validity are stated in the product description and in the app.

4. Liability

1. The bank and the client are liable in accordance with applicable law and the service agreement.
2. The bank is not responsible for failures caused by third parties, such as telecom operators, payment systems or external services, or for the consequences of the client sharing login data or confirmation codes with other people.
3. Nothing in this document limits client rights that cannot be limited by law.

5. Changes to this document

1. The bank may update this document. The current edition is always available in the app: More → About the app → Licences and terms. The edition date is shown at the top.
2. The bank announces material changes in the app in advance. By continuing to use the service after the changes take effect, the client accepts the new edition; if it does not suit them, they may stop using the service by contacting support.

6. Contacts and details

1. Questions about this document: the support chat in the app (More → About the app → Contact us), phone +7 (495) 369-99-44, info@tengribank.com.
2. Tengri Bank JSCB, General licence of the Bank of Russia No. 369 of 25.08.2008. Other bank details are available at a branch or in the support chat.

Annex

- Annex No. 1 – Tariffs for accounts, cards and services for individuals (separate document, tariffs-personal-en.pdf).